Fill in this information to identify the case:

Debtor 1 Kyongsik Jun

Debtor 2 Minsoo Ha
(Spouse, if filing)

United States Bankruptcy Court for the : **District of** Maryland (State)

Case number 23-13312

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF CWMBS, INC., CHL MORTGAGE PASS-THROUGH TRUST 2004-HYB4, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2004-HYB4

Court claim no. (if known): 22-2

Last four digits of any number you use to identify the debtors' account: XXXXXX7754

Date of payment change:
Must be at least 21 days after date of this notice: 5/1/2025

New total payment:
Principal, interest, and escrow, if any: $3,669.75

Part 1: Escrow Account Payment Adjustment

1. **Will there be a change in the debtors' escrow account payment?**

☐ No
☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: ____________________

Current escrow payment: $ 539.51 **New escrow payment :** $ 661.47

Part 2: Mortgage Payment Adjustment

2. **Will the debtors' principal and interest payment change based on an adjustment to the interest rate in the debtors' variable-rate account?**

☒ No
☐ Yes Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: ____________________

Current interest rate: % **New interest rate:** %

Current principal and interest payment: $ _________ **New principal and interest payment:** $ _________

Part 3: Other Payment Change

3. **Will there be a change in the debtors' mortgage payment for a reason not listed above?**

☒ No
☐ Yes. Attach a copy of any documents describing the basis for the change, such as repayment plan or loan modification agreement. *(Court approval may be required before the payment change can take effect.)*

Reason for change: ____________________

Current mortgage payment: $ _________ **New mortgage payment:** $ _________

Debtor 1 **Kyongsik Jun** Case number *(if known)* 23-13312
First Name Middle Name Last Name

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.

☒ I am the creditor's authorized agent

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

X */s/Ciro A Mestres* Date 03/28/2025
Signature

Print: Ciro A Mestres Title Authorized Agent for Creditor
First Name Middle Name Last Name

Company McCalla Raymer Leibert Pierce, LLP

Address 1544 Old Alabama Road
Number Street
Roswell GA 30076
City State ZIP Code

Contact phone 678-281-6516 Email Ciro.Mestres@mccalla.com

In Re: Kyongsik Jun Minsoo Ha	Bankruptcy Case No.: 23-13312 Chapter: 13 Judge: Maria Ellena Chavez-Ruark

CERTIFICATE OF SERVICE

I, Ciro A Mestres, of McCalla Raymer Leibert Pierce, LLP, 1544 Old Alabama Road, Roswell, GA 30076, certify:

That I am, and at all times hereinafter mentioned, was more than 18 years of age;

That on the date below, I caused to be served a copy of the within NOTICE OF MORTGAGE PAYMENT CHANGE filed in this bankruptcy matter on the following parties at the addresses shown, by regular United States Mail, with proper postage affixed, unless another manner of service is expressly indicated:

Kyongsik Jun
10282 Arizona Circle, Apt. 64
Bethesda, MD 20817-1242

Minsoo Ha
10282 Arizona Circle, Apt. 64
Bethesda, MD 20817-1242

Christopher Rollis Wampler *(Served via ECF at cwampler@wandsfirm.com)*
12114B Heritage Park Circle
Silver Spring, MD 20906

Timothy P. Branigan, Trustee *(Served via ECF at cmecf@chapter13maryland.com)*
9891 Broken Land Parkway
Suite 301
Columbia, MD 21046

I CERTIFY UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Executed on: 04/10/2025 (date) By: */s/Ciro A Mestres*
Ciro A Mestres
Authorized Agent for Creditor

shellpoint®

Shellpoint Mortgage Servicing
P.O. Box 10826
Greenville, SC 29603
For Inquiries: 800-365-7107

[redacted]

Analysis Date: February 25, 2025
Loan: [redacted]

MIN SOO HA
KYONG SIK JUN
10282 ARIZONA CIR
BETHESDA MD 20817

Property Address:
10282 ARIZONA CIRCLE #64
BETHESDA, MD 20817

Annual Escrow Account Disclosure Statement - Account History

THIS NOTICE IS BEING PROVIDED PURSUANT TO THE REAL ESTATE SETTLEMENT PROCEDURES ACT AND REGULATION X TO THE EXTENT THE LOAN DESCRIBED BELOW IS INCLUDED IN AN ACTIVE BANKRUPTCY CASE OR IS SUBJECT TO A BANKRUPTCY DISCHARGE, THIS NOTICE IS BEING PROVIDED FOR INFORMATIONAL PURPOSES ONLY AND IS NOT A DEMAND FOR PAYMENT OR AN ATTEMPT TO COLLECT THE DEBT FROM YOU PERSONALLY

The following is an overview of your escrow account with Shellpoint Mortgage Servicing. It contains the history of escrow payments made on your behalf in the prior year, and a snapshot of the anticipated disbursements for the coming year. Any potential adjustments due to increases or decreases with your escrow items may affect your monthly escrow payment If your escrow payment increases, your monthly payment will also increase. If the escrow payment decreases, your mortgage payment will decrease.

Payment Information	**Contractual**	**Effective May01, 2025**
P & I Pmt:	$3,008.28	$3,008.28**
Escrow Pmt:	$539.51	$661.47
Other Funds Pmt:	$0.00	$0.00
Asst. Pmt (-):	$0.00	$0.00
Reserve Acct Pmt:	$0.00	$0.00
Total Payment	$3,547.79	$3,669.75

Prior Esc Pmt	**April 01, 2024**
P & I Pmt:	$3,008.28
Escrow Pmt:	$539.51
Other Funds Pmt:	$0.00
Asst. Pmt (-):	$0.00
Resrv Acct Pmt:	$0.00
Total Payment	$3,547.79

Escrow Balance Calculation	
Due Date:	February 01, 2025
Escrow Balance:	$513.38
Anticipated Pmts to Escrow:	$1,618.53
Anticipated Pmts from Escrow (-):	$0.00
Anticipated Escrow Balance:	$2,131.91

Shortage/Overage Information	**Effective May01, 2025**
Upcoming Total Annual Bills	$7,529.43
Required Cushion	$1,254.91
Required Starting Balance	$3,764.74
Escrow Shortage	-$1,632.83
Surplus	$0.00

Cushion Calculation: Because Shellpoint Mortgage Servicing does not set your tax amounts or insurance premiums, your escrow balance contains a cushion of 1,254.91. A cushion is an additional amount of funds held in your escrow in order to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Your lowest monthly balance should not be below 1,254.91 or 1/6 of the anticipated payment from the account.

** The terms of your loan may result in changes to the monthly principal and interest payments during the year.

*** Since you are in an active bankruptcy, your new payment shown above is the post-petition payment amount.*

This is a statement of actual activity in your escrow account from Apr2024 to Apr 2025. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

Date	Payments to Escrow Anticipated	Payments to Escrow Actual	Payments From Escrow Anticipated	Payments From Escrow Actual		Description	Escrow Balance Required	Escrow Balance Actual
						Starting Balance	2,697.49	1,919.30
Apr 2024	539.51	1,158.20			*		3,237.00	3,077.50
May 2024	539.51	539.51					3,776.51	3,617.01
Jun 2024	539.51				*		4,316.02	3,617.01
Jul 2024	539.51	1,079.02			*		4,855.53	4,696.03
Aug 2024	539.51				*		5,395.04	4,696.03
Aug 2024				3,764.73	*	County Coll/Other Ta	5,395.04	931.30
Sep 2024	539.51	1,079.02	3,237.08		*	County Coll/Other Ta	2,697.47	2,010.32
Oct 2024	539.51	539.51					3,236.98	2,549.83
Nov 2024	539.51	539.51					3,776.49	3,089.34
Nov 2024				3,764.70	*	County Coll/Other Ta	3,776.49	(675.36)
Dec 2024	539.51		3,236.99		*	County Coll/Other Ta	1,079.01	(675.36)
Dec 2024		109.72			*	Int on Escrow Pmt	1,079.01	(565.64)
Jan 2025	539.51	539.51					1,618.52	(26.13)
Feb 2025	539.51	539.51					2,158.03	513.38
Mar 2025	539.51				*		2,697.54	513.38
						Anticipated Transactions	2,697.54	513.38
Apr 2025		1,618.53 P						2,131.91
	$6,474.12	$7,742.04	$6,474.07	$7,529.43				

An asterisk (*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.

P - The letter (P) beside an amount indicates that the payment or disbursement has not yet occurred but is estimated to occur as shown .

[redacted]

Shellpoint Mortgage Servicing
For Inquiries: 800-365-7107

Analysis Date: February 25, 2025
Loan: [redacted]

Annual Escrow Account Disclosure Statement - Projections for Coming Year

THIS NOTICE IS BEING PROVIDED PURSUANT TO THE REAL ESTATE SETTLEMENT PROCEDURES ACT AND REGULATION X TO THE EXTENT THE LOAN DESCRIBED BELOW IS INCLUDED IN AN ACTIVE BANKRUPTCY CASE OR IS SUBJECT TO A BANKRUPTCY DISCHARGE, THIS NOTICE IS BEING PROVIDED FOR INFORMATIONAL PURPOSES ONLY AND IS NOT A DEMAND FOR PAYMENT OR AN ATTEMPT TO COLLECT THE DEBT FROM YOU PERSONALLY

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account
Your unpaid pre-petition escrow Amount is $6,575.37. This amount has been removed from the projected starting balance.

Original Pre-Petition Amouont $6,575.37, Paid Pre-Petition Amount $0.00, Remaining Pre-Petition Amount $6,575.37.

Date	Anticipated Payments			Escrow Balance	
	To Escrow	From Escrow	Description	Anticipated	Required
			Starting Balance	2,131.91	3,764.74
May 2025	627.45			2,759.36	4,392.19
Jun 2025	627.45			3,386.81	5,019.64
Jul 2025	627.45			4,014.26	5,647.09
Aug 2025	627.45			4,641.71	6,274.54
Sep 2025	627.45	3,764.73	County Coll/Other Ta	1,504.43	3,137.26
Oct 2025	627.45			2,131.88	3,764.71
Nov 2025	627.45			2,759.33	4,392.16
Dec 2025	627.45	3,764.70	County Coll/Other Ta	(377.92)	1,254.91
Jan 2026	627.45			249.53	1,882.36
Feb 2026	627.45			876.98	2,509.81
Mar 2026	627.45			1,504.43	3,137.26
Apr 2026	627.45			2,131.88	3,764.71
	$7,529.40	$7,529.43			

G – Pending Disbursements prior to the bankruptcy filing date. Pre-petition disbursements.

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year)

Your ending balance from the last month of the account history (escrow balance anticipated) is 2,131.91. Your starting balance (escrow balance required) according to this analysis should be $3,764.74. This means you have a shortage of 1,632.83. This shortage may be collected from you over a period of 12 months or more unless the shortage is less than 1 month's deposit, in which case we have the additional option of requesting payment within 30 days. We have decided to collect it over 48 months.
We anticipate the total of your coming year bills to be 7,529.43. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

New Escrow Payment Calculation	
Unadjusted Escrow Payment	$627.45
Surplus Reduction:	$0.00
Shortage Installment:	$34.02
Rounding Adjustment Amount:	$0.00
Escrow Payment:	$661.47

[redacted]

Please read the following important notices as they may affect your rights.

Newrez LLC dba Shellpoint Mortgage Servicing is a debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose. Newrez LLC dba Shellpoint Mortgage Servicing's NMLS ID is 3013.

If you are a customer in bankruptcy or a customer who has received a bankruptcy discharge of this debt please be advised that this notice is to advise you of the status of your mortgage loan. This notice constitutes neither a demand for payment nor a notice of personal liability to any recipient hereof, who might have received a discharge of such debt in accordance with applicable bankruptcy laws or who might be subject to the automatic stay of Section 362 of the United States Bankruptcy Code.

Attention Servicemembers and Dependents: The federal Servicemembers Civil Relief Act and certain state laws provide important protections for you, including interest rate protections and prohibiting foreclosure under most circumstances during and twelve months after the servicemember's military or other service. Counseling for covered servicemembers is available from Military OneSource(800-342-9647) and the United States Armed Forces Legal Assistance or other similar agencies. For more information, please visit the Military OneSource website www.militaryonesource.mil/.

Notice of Error or Information Request Address
You have certain rights under Federal law related to resolving errors in the servicing of your loan and requesting information about your loan. If you want to request information about your loan or if you believe an error has occurred in the servicing of your loan and would like to submit an Error Resolution or Informational Request, please write to us. Additionally, if you believe we have furnished inaccurate information to credit reporting agencies, please write to us with specific details regarding those errors and any supporting documentation that you have and we will assist you Error Resolution, including concerns of inaccurate information sent to credit reporting agencies, or requests for information should be sent to the following address

Shellpoint Mortgage Servicing
P.O. Box 10826
Greenville, SC 29603

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

A successor in interest is someone who acquires an ownership interest in a property secured by a mortgage loan by transfer upon the death of a relative, as a result of a divorce or legal separation, through certain trusts, between spouses, from a parent to a child, or when a borrower who is a joint tenant or tenant by the entirety dies. If you are a successor in interest, or you think you might be, please contact by phone, mail or email to start the confirmation process.

Our system of record has your preferred language as Unknown.

If you prefer to receive communication in a language other than English, please contact us at 800-365-7107 to speak with a translator in your preferred language about the servicing of your loan or a document you received.

Si prefiere recibir las comunicaciones en otro idioma que no sea el inglés, por favor, contáctenos en el 800-365-7107 para hablar con un traductor en el idioma de su preferencia sobre la gestión de su préstamo o cualquier documento que haya recibido.

如果您要使用英语以外的其他语言进行交流，请致电 800-365-7107，我们将根据您首选的语言安排相应的译员，与您就贷款服务事项或您所接收的文件进行商讨。

Please note that we operate as Newrez Mortgage LLC dba Shellpoint Mortgage Servicing in Arkansas and Texas